

**Information to identify the case:**

Debtor 1	<u>Ryan A. Wellington</u>	Social Security number or ITIN	xxx-xx-4353
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>D'Andrea Nicole Wellington</u>	Social Security number or ITIN	xxx-xx-4836
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-21166-GLT			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ryan A. Wellington

D'Andrea Nicole Wellington

2/8/23

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ryan A. Wellington  
D'Andrea Nicole Wellington  
Debtors

Case No. 21-21166-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin

Page 1 of 4

Date Rcvd: Feb 08, 2023

Form ID: 318

Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Ryan A. Wellington, D'Andrea Nicole Wellington, 112 Bouquet Street, Homestead, PA 15120-2304
15374608	+ Capital Tax Collection Bureau, 2301 N. 3rd Street, Harrisburg, PA 17110-1893
15374613	Dollar Bank FSB, 3 Gateway Center, Pittsburgh, PA 15222
15374615	#+ Federal Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
15394179	+ Harrisburg City School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15374616	+ Keystone Collections Group, PO Box 519, Irwin, PA 15642-0519
15374618	+ Loanpal, PO Box 4387, Portland, OR 97208-4387
15374621	+ PA Turnpike Toll By Plate, PO Box 645631, Pittsburgh, PA 15264-5254
15374622	+ Pelican Auto Finance LLC, 5 Christy Drive, #204, Chadds Ford, PA 19317-9674
15374623	+ Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412
15374624	+ Pennsylvania Municipal Service Co., 336 Delaware Ave, Dept U-530-A, Oakmont, PA 15139-2138
15551228	+ Pennsylvania Turnpike Commission, P.O. Box 67676, Harrisburg, PA 17106-7676
15374625	+ Peoples Gas, PO Box 535323, Pittsburgh, PA 15253-5323
15374626	+ Professional Account Management, PO Box 1153, Milwaukee, WI 53201-1153
15545060	+ Robert R. Mortimer, DMD, Inc., 5290 Logan Ferry Road, Ste D, Murrysville, PA 15668-8523
15374631	+ The Rev. Dr. Martin Luther King Jr., City Government Center, City Treasurer-Ste 103, 10 N. 2nd Street, Harrisburg, PA 17101-1679
15390875	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
15428381	+ Whitaker Borough, % PA Municipal Service Co, 336 Delaware Ave, Oakmont, PA 15139-2138
15374633	+ William T. Molczan, Esq., Weltman, Weinberg & Reis Co., 436 Seventh Ave, Ste 2500, Pittsburgh, PA 15219-1842

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QNLCARDIELLO.COM	Feb 09 2023 04:44:00	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	EDI: PENNDEPTREV	Feb 09 2023 04:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 23:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 09 2023 04:44:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 23:40:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM		

District/off: 0315-2

User: admin

Page 2 of 4

Date Rcvd: Feb 08, 2023

Form ID: 318

Total Noticed: 57

		Feb 09 2023 04:44:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM		
		Feb 09 2023 04:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com		
		Feb 08 2023 23:40:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15374614	Email/Text: kburkley@bernsteinlaw.com		
		Feb 08 2023 23:41:00	Duquesne Light, Customer Care Department, 411 Seventh Ave, MD 6-1, Pittsburgh, PA 15230
15374605	Email/Text: caineweiner@ebn.phinsolutions.com		
		Feb 08 2023 23:40:00	Caine & Weiner, PO Box 55848, Sherman Oaks, CA 91411
15374606	+ EDI: CAPITALONE.COM		
		Feb 09 2023 04:44:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
15374607	+ EDI: CAPONEAUTO.COM		
		Feb 09 2023 04:44:00	Capital One Auto Finance, 7933 Preston Road, Plano, TX 75024-2302
15378400	+ EDI: AISACG.COM		
		Feb 09 2023 04:44:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15374609	+ Email/Text: BKBCNMAIL@carringtonms.com		
		Feb 08 2023 23:40:00	Carrington Mortgage Services LLC, PO Box 5001, Westfield, IN 46074-5001
15374610	+ EDI: CITICORP.COM		
		Feb 09 2023 04:44:00	Citicards CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
15374611	+ EDI: WFNNB.COM		
		Feb 09 2023 04:44:00	Comenity Bank/Victorias Secret, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
15374612	+ EDI: WFNNB.COM		
		Feb 09 2023 04:44:00	Comenity Capital Bank/Big Lots Credit, PO Box 182120, Columbus, OH 43218-2120
15380678	EDI: DIRECTV.COM		
		Feb 09 2023 04:44:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
15378441	+ Email/Text: BKRMailOps@weltman.com		
		Feb 08 2023 23:40:00	Dollar Bank, FSB, C/O Weltman Weinberg & Reis Co L.P.A., Po Box 93784, Cleveland, OH 44101-5784
15395037	+ Email/Text: kburkley@bernsteinlaw.com		
		Feb 08 2023 23:41:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15545058	Email/Text: operationsclerk@easypayfinance.com		
		Feb 08 2023 23:40:00	Easypay Finance, PO Box 2549, Carlsbad, CA 92018
15374617	+ Email/Text: support@ljross.com		
		Feb 08 2023 23:40:00	L.J. Ross Associates, Inc., 4 Universal Way, Jackson, MI 49202-1455
15374628	Email/Text: bankruptcies@lead.bank		
		Feb 08 2023 23:40:00	Self Financial Inc./Lead Bank, 1801 Main Street, Kansas City, MO 64108
15374620	+ Email/PDF: resurgentbknofications@resurgent.com		
		Feb 08 2023 23:53:17	LVNV Funding LLC, PO Box 1269, Greenville, SC 29602-1269
15384793	Email/PDF: resurgentbknofications@resurgent.com		
		Feb 08 2023 23:53:12	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15374619	+ EDI: RMSC.COM		
		Feb 09 2023 04:44:00	Lowe's, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
15395477	+ EDI: AISMIDFIRST		
		Feb 09 2023 04:44:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
15387075	+ Email/Text: bankruptcydpt@mcmcg.com		
		Feb 08 2023 23:40:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15391419	+ Email/Text: ecfbankruptcy@progleasing.com		
		Feb 08 2023 23:40:00	NPRTO North-East, LLC, 256 West Data Drive, 256 West Data Drive, Draper, UT 84020-2315

District/off: 0315-2

User: admin

Page 3 of 4

Date Rcvd: Feb 08, 2023

Form ID: 318

Total Noticed: 57

15374627	+ Email/Text: bankruptcynotices@psecu.com	Feb 08 2023 23:40:00	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
15379742	+ Email/Text: ebnpeoples@grblaw.com	Feb 08 2023 23:40:00	Peoples Natural Gas Company LLC, c/o GRB Law, Frick Bldg., 437 Grant St., 14th Fl., Pittsburgh, PA 15219-6101
15391446	EDI: Q3G.COM	Feb 09 2023 04:44:00	Quantum3 Group LLC as agent for, GoodLeap, PO Box 788, Kirkland, WA 98083-0788
15548499	EDI: Q3G.COM	Feb 09 2023 04:44:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15390756	EDI: Q3G.COM	Feb 09 2023 04:44:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
15374629	+ EDI: RMSC.COM	Feb 09 2023 04:44:00	SYNCB/Mattress Firm, PO Box 965036, Orlando, FL 32896-5036
15391383	+ EDI: RMSC.COM	Feb 09 2023 04:44:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15375481	+ EDI: RMSC.COM	Feb 09 2023 04:44:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15374630	+ EDI: WTRRN BANK.COM	Feb 09 2023 04:44:00	TD Bank USA/Target Credit, PO Box 1470, Minneapolis, MN 55440-1470
15374632	^ MEBN	Feb 08 2023 23:37:37	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
15390514	^ MEBN	Feb 08 2023 23:37:43	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 40

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
cr	*+	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15545059	*+	PA Turnpike Toll By Plate, PO Box 645631, Pittsburgh, PA 15264-5254

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2023

Signature: /s/Gustava Winters

District/off: 0315-2

User: admin

Page 4 of 4

Date Rcvd: Feb 08, 2023

Form ID: 318

Total Noticed: 57

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Michael C. Eisen	on behalf of Debtor Ryan A. Wellington attorneyeisen@yahoo.com aarin96@hotmail.com
Michael C. Eisen	on behalf of Joint Debtor D'Andrea Nicole Wellington attorneyeisen@yahoo.com aarin96@hotmail.com
Natalie Lutz Cardiello	ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 7